



POLICY OVERVIEW

House & Home Policy

Our House & Home policy offers innovation that is underpinned by real benefits. For example, the Society places a great importance on its ability to provide a high level of privacy and confidentiality, so when you join the Society, you benefit from the option of a visit by one of the Society's senior members of staff.

A staff member will also visit you again should you need to make a claim, ensuring it is resolved quickly. We believe our friendly approach will be of assistance in both determining the level of insurance you require and in dealing with claims should they arise.

The Need for House and Home insurance

The home and its contents are for most people their most important assets. They represent a major investment of time, effort and money. This is why anyone who owns or rents a home needs full insurance protection for both their home and their possessions.

What type of protection do you need?

- Protection for your buildings against accidental damage?
- Protection for the contents of your home against fire, flood, theft, accidental damage or loss of your personal possessions when outside the home?
- Liability protection against claims in law made against you for injury to other people or damage to their belongings.

Whatever type of protection you need, our House & Home policy can provide cover to suit your individual requirements.

Sums insured & "Average" For guidance on how to calculate your buildings and contents sum insured please refer to our "Calculating Your Sum Insured" on our website. If you take all reasonable measures to maintain your sums insured to the correct level your claims will be paid in full. Failure to do so may inhibit that ability. You will need to update your sums insured if for example you build an extension to your property. What is average? 'Average' means your claims will be proportionately reduced if the sum insured is not adequate.



Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy booklet. Please make sure that you read your policy document carefully.

Buildings Cover

Your home is likely to be the biggest financial investment you ever make, so totally reliable insurance protection is a must.

Household insurance covers the buildings of your home on a NEW for OLD basis against loss or damage from many insured events such as:

- Fire, smoke, explosion
- Storm and flood
- Theft and malicious damage
- Glass breakage
- Falling trees
- Lightning
- Escape of water or oil (including trace and access and pipe repairs)
- Impact
- Subsidence

The buildings cover also extends to include:

- Loss of rent and alternative accommodation if your tenants have to leave your property because it is uninhabitable following an insured event up to 20% of the building sum insured.
- Accidental damage to underground services, pipes and cables.
- Breakage of fixed glass and sanitary ware.
- Owner's liability to the public covering up to £5,000,000 for injury to other people or damage to their property.

What is not covered:

- Storm or Flood damage to gates, hedges and fences.
- Subsidence damage to outdoor swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges and fences unless the buildings of your home are damaged at the same time.
- The policy excess

Contents Standard Cover

Household insurance covers the contents you own within the property against loss or damage from many insured events such as:

- Fire, smoke, explosion
- Theft and malicious damage
- Lightning
- Impact
- Storm and flood
- Falling trees
- Escape of water or oil
- Subsidence

The contents cover extends to include:

Accidental Damage

Cover for TV's, satellite dish aerials, hi-fi's, videos, DVDs, home computer equipment, fixed glass, mirrors and ceramic hobs.

Replacement Locks

To replace your locks if your keys are lost or stolen up to £500.

Contents in your Garden

Cover for the contents of your garden including any motorised garden equipment – up to £1,000.

Legal Liabilities

Cover for your legal liability as occupier for injury to other people or damage to their property and personal liability cover for you and your household – up to £5,000,000.

Deeds and Title Documents

For recreating title deeds or documents lost through an insured event from your home – up to £500.

Temporary Accommodation

If you have to leave your home because it is uninhabitable following an insured event – up to 20% of your contents sum insured.

Temporary Removal

Cover is given for contents while temporarily removed from your home.

Food in your Freezer

For loss of food if your freezer breaks down – up to £1,000.

Personal Money

up to £250.

Business Equipment

including computers, as long as the equipment is owned by a member of your household.

Loss of domestic fuel or metered water –

up to £2,500.

What is not covered:

- Property or money used or held for business or professional purposes.
- Tools or instruments held for business or professional purposes.
- Gold, silver, jewellery, furs, paintings, works of art and curios in excess of 1/3rd of the contents sum insured, unless specifically agreed.
- The policy excess

Important Notice : This prospectus is only a brief summary of our policy intended to help your understanding. Although we highlight certain exclusions, it is not intended to replace the full wording, a copy of which is available on request from the Society's office.

Accidental Damage Cover

Your Buildings insurance is normally arranged with Accidental Damage cover included, providing additional protection against accidents such as putting your foot through the ceiling.

You can also choose to extend your Contents (Standard Cover) as described earlier, to include Accidental Damage. Subject to the respective additional premium being paid your policy cover could cover, for example, damage to carpets by spillages of paint or wine.

What is not covered:

- Damage caused by a deliberate act of any member of your household.
- Damage caused by wear and tear.
- Damage caused by wet or dry rot, atmospheric conditions, vermin, insects, chewing, scratching or soiling by domestic animals, fungus or a gradually operating cause.
- The cost of maintenance and normal redecoration.
- Damage while your home is let in whole or part.
- Faulty workmanship, defective design or the use of defective materials.
- The policy excess.

Your Personal Possessions

Automatic when you insure your home contents.

Household Insurance provides NEW for OLD cover on your personal possessions.

We will protect your personal possessions whilst away from your home, against accidental loss or damage to:-


- Unspecified jewellery, clothing, baggage and personal effects. (Limit any one item £2,500). No need to list them individually.
 - Specified items – For items worth more than £2,500 you should list them individually and let us have a current valuation or purchase receipt.
- Cover is included within the Channel Islands, British Isles and Europe, plus up to 60 days anywhere else in the World.

What is not covered:


- Contact lenses, unless specifically agreed.
- Golfing equipment worth more than £500, unless specifically agreed.
- Personal money or credit cards, unless specifically agreed.
- Theft from unattended road vehicles (other than from a locked luggage boot, luggage or glove compartment following forcible and violent entry to a securely locked vehicle – up to £1,000).
- The policy excess

About Us

As the Island's only Insurance Society, we are proud of our record and reputation in Jersey. Established in 1869, our local knowledge and considerable financial strength enables the Society to deliver an unrivalled insurance package for your property and its contents. Here are some of the benefits that underpin our core values:

 *No phone queues, stalling tactics or delays. Just real people who care.*

 *Your policy is held directly with us. We don't use Brokers*

 *No dividends to shareholders. We reinvest our profit into the Society.*

 *No agent commissions.*

As well as providing you with competitive premiums, Jersey Mutual can always be trusted to offer honest advice you can trust.

Crucially, Jersey Mutual's level of personal care means there will be no stalling tactics, delays or phone queues, just a genuine desire to handle your claim efficiently, quickly and above all sympathetically.

Ultimately our strength derives from our Members. This is why we promise to continually improve our service for the benefit of our Members. In an ever-changing world, full of challenges we will embrace the future together.

Strength in depth

We are confident about the future, because we are aligned to Jersey's particular needs. Because we are owned by you our Members,

you can always be sure that our resources are used solely to stabilise premiums and increase service levels to Members whenever possible.

Continuity and financial stability has been key to our success.

The long-term protection of the Society's Members has always been our main priority. To ensure this Jersey Mutual has accumulated considerable reserves which has helped us establish extensive reinsurance arrangements within Lloyds of London and selected company markets.

Since 1869 Jersey Mutual Insurance Society has been exclusively owned by our members. With directors personally serving all 12 parishes, we are committed to providing you with the highest level of service at all times. Because all of our profits are invested back into the Society, we are always working to stabilise premiums, increase cover and improve our service to you.

Peace of mind; included.

Free Family Legal Protection Insurance is included with your Jersey Mutual House and Home Policy.

FREE Family Legal Protection Insurance up to £50,000

as provided by DAS UK Group
(Subject to Member eligibility*)

In our everyday lives, we all face situations that could require legal help if difficulties arise. A problem with your employer; an injury that is the result of someone else's negligence; a dispute over faulty goods or services – these are common issues that could require expert legal help to resolve. DAS Family Legal Protection insurance is designed to provide this expert assistance, within their standard cover.

- Employment disputes
- Contract disputes
- Personal Injury
- Clinical Negligence
- Property Protection
- Tax Protection
- Jury Service and Court Attendance
- Legal Defence
- Identity Theft
- Legal, Tax, Health and Counselling
- Telephone Helplines

***Eligibility**

The Policyholder title must be in the name of an individual or individuals.

Call us on **01534 734246**

Or email info@jerseymutual.com

Learn more about us at
jerseymutual.com